

William J. Dobbin Jr.
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January 11, 2011

Clerk of the Court
United States District Court
116 N. Main Street, Room 314
Harrisonburg, Virginia 22802

CLERK'S OFFICE U.S. DIST. COURT
AT HARRISONBURG, VA
FILED

FEB 02 2011

Reference: Domonoske v. Bank of America, N.A. Case No. 5:08CV00066

JULIA C. DUDLEY, CLERK
BY: *K. Bauseman*
DEPUTY CLERK

Dear Clerk of the Court,

I'm writing this letter to officially enter my objection to the proposed settlement involving my mortgage with the Bank of America. Specifically I wish the settlement to address the possible loss of the lower interest rate that I had originally requested on my application which tried to secure the rate of 4.3% on my mortgage, not the 4.5% that was granted to me after several delays in processing the loan. At the time I was told that the delay was due to volume of mortgages, holidays, and employee absences. I was not in the position to argue nor did I doubt the reasons presented to me at that time. However with the advent of this suit, I believe I was faulted in the administration of the loan and due some consideration or examination of the process that was executed on the processing of my loan. My original loan was with Bank of America and I was simply lowering the rate of my fifteen (15) year loan. The delays continued for several months and I thought it was a ploy to gain several more payments at the higher rate before approving the loan. The several dollars that will be offered in this settlement does not adequately address the financial loss to me or the future losses that I will sustain if there is in fact, mistakes in the issuance of the percentages on my loan. I propose as an alternative settlement that the original 4.3% be installed on my loan as originally submitted and the adjustment on the new rate be subtracted from my principle. This I feel would be a more reasonable and prudent settlement to individuals such as myself.

Respectfully,



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Dear Clerk of the Court,

I'm writing this letter to officially advise you as per the notice sent to me that I have sent notices on January 28th, 2011 to the following of my intent to object to the proposed settlement of the case Domonoske v. Bank of America. Please refer to the attached letter stating my intent.

Clerk of the Court

United States District Court
116 N. Main Street, Room 314
Harrisonburg, Virginia 22802

Class Council: Ian B. Lyngklip,
Lyngklip & Associates
Consumer Law Center
24500 Northwestern Hwy., Suite 206
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Class Council: Leonard A. Bennett. Esq.
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Newport News, Virginia 23606

Defense Council: Michael J. Agolia
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San Francisco, California 94105

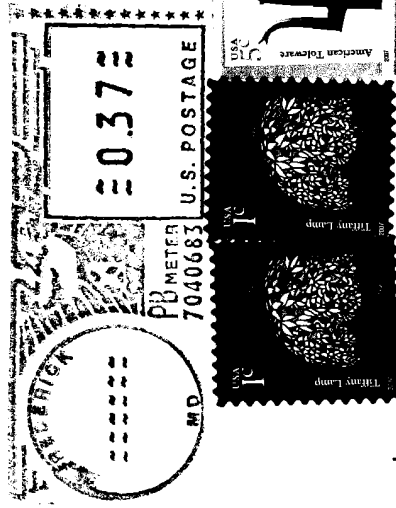
Respectfully,



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FIRST
CLASS



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